

Jackson Regional Office — Jackson, MS

Revised April 2014

Corn

Arkansas, Kentucky, Louisiana, Mississippi, and Tennessee

Crop Insured

Field corn planted for harvest as grain is insurable in the county where premium rates are not provided by an actuarial table. Field corn may be insurable by written agreement if specific criteria are met.

Counties Available

Corn is insurable in the majority of the counties in Arkansas, Kentucky, Louisiana, Mississippi and Tennessee. For a list of available counties, see actuarial documents at: www.rma.usda.gov/aboutrma/fields/ms_rso/. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions including natural perils such as hail frost, freeze, wind, drought, and excess moisture;
- Earthquake;
- Failure of the irrigation water supply, if applicable, due to an unavoidable cause of loss occurring within the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insects, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic Eruption; or
- Wildlife.

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10, 2014.

Important Dates

Sales Closing Date (AR,LA,MS)...February 28, 2014
 Sales Closing Date (KY,TN).....March 15, 2014
 Cancellation Date (AR,LA,MS).....February 28, 2014
 Cancellation Date (KY,TN).....March 15, 2014
 Final Planting Date.....Varies by state and county
 Acreage Report Date.....July 15, 2014

Contact your agent or for more information see: www.rma.usda.gov/aboutrma/fields/ms_rso/.

Reporting Requirements

You must timely report to your agent all acres of the crop in the county in which you have a share.

Definitions

Cancellation Date - The calendar date specified in the Crop Provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee - Number of bushels guaranteed per acre. Multiply your APH yield per acre by the coverage level percentage you select based on your production records.

Projected Price - The price for this crop determined in accordance with the Commodity Exchange Price Provisions. The applicable projected price is used for each crop for which revenue protection is available, regardless of whether you elect to obtain revenue protection or yield protection for such crop.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your average yield and 55 percent of the established price. Additional coverage is available at 50, 55, 60, 65, 70, 75, 80 or 85 percent of your average yield and up to 100 percent of the projected price. Premium subsidies are available and vary based on coverage level.

Replant Provisions

A replanting payment is allowed if your corn crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum payment will be the lesser of 20 percent of the production guarantee or 8 bushels, multiplied by the projected price, multiplied by your insured share. Replant Provision is not available under catastrophic coverage.

Late and Prevented Planting

These provisions provide coverage on acreage that is planted late or that cannot be planted by the final planting date or within the late planting period. Please consult a crop insurance agent for details.

Loss Example

Assume 100-percent share in 50 acres of corn in the unit with a production guarantee of 115 bushels per acre and your projected price is \$5.75 your harvest price is \$5.90, and your production to count is 5,000 bushels.

Yield Protection

50	Acres
115	Bushel production
x \$5.75	Projected price
\$33,062.50	Insurance guarantee
5,000	Bushel production
x \$ 5.75	Projected price
\$28,750	Value of production
\$33,062.50	Insurance guarantee
<u>-\$28,750.00</u>	Value of production
\$4,312.50	Indemnity payment

Revenue Protection

50	Acres
115	Bushels
x \$5.75	Projected price
\$33,062.50	Insurance guarantee
5,000	Bushel production
\$ 5.90	Harvest price
\$29,500.00	Value of production
\$33,062.50	Insurance guarantee
<u>-\$29,500.00</u>	Value of production
\$3,562.50	Indemnity payment

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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Download Copies from the Web

Visit our online publications/fact sheets page at:
www.rma.usda.gov/aboutrma/fields/ms_rso

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